



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

J. PRANGE

Serial No.: 10/660,644

Filed: September 12, 2003

For:

SYSTEMS AND METHODS FOR

AUTOMATED TRANSACTIONS

PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

SECOND INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith. The cited references are mentioned in the Search Reports (copies enclosed) of Applicant's corresponding Canadian patent application and are believed relevant for at least that reason.

The undersigned believes that this Second Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Second Information Disclosure Statement is filed, please accept this Second Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit

Serial No.: 10/660,644

Art Unit: 3629

Attorney's Docket No.: SRE0005-US

Page 2

Account No. 50-1390, under Order No. SRE0005-US and proceed to consider this Second

Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the

prosecution of this application, and that each reference be made of record therein and appear

among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or

constitutes "prior art." If it should be determined that one or more of the referenced documents

constitute "prior art" under United States law, Applicant reserves the right to present to the

Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentablity

of the disclosed invention over any referenced document, should it be applied against the claims

of the present application.

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Tel: (703) 770-7606

Date: July 13, 2004

Respectfully submitted,

J. PRANCE

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Registration No. 32,329

MDB/SPA/ge

Document #: 1291558 v.1

28970
PATENT TRADEMARK OFFICE

PTO/SB/08A (10-01) Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)	Complete if Known			
INFORMATION DIS	CL /	COLIDE	Application Number	10/660,644
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STATEMENT BY APPLICANT	.ICANT	First Named Inventor	J. PRANGE	
			Art Unit	3629
(use as many sheets as necessary)	sary)	Examiner Name	Not Yet Assigned	
Sheet 1	of	2	Attorney Docket Number	SRE0005-US

	U.S. PATENT DOCUMENTS					
Examiner Cite Initials No.1	Cite	Document Number	Publication Date	Name of Patentee or Applicant of	Pages, Columns, Lines, Where	
	Number- Kind Code ² (if known)	MM-DD-YYYY	Cited Document	Relevant Passages or Relevant Figures Appear		
		US-6,023,685	02/08/2000	Brett et al.		
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		FOREIGN F	PATENT DOCU	MENTS		
Examiner Cite Initials No.1	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	۲°	
	Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)		Applicant of Cited Document			
		CA 2,180,995	01/12/1998	Lymburner et al.		
		EP 0 955 595	11/10/1999	Sexton et al.		
		Canadian Examiner's Report	05/21/2003			
		Canadian Examiner's Report	02/18/2004			

Examiner	Date	
Signature	Considered	

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¹ Applicant's unique citation designation number (optional).

² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

³ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

³ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet | 2

Complete	Complete if Known			
Application Number	10/660,644			
Filing Date	September 12, 2003			
First Named Inventor	J. PRANGE			
Art Unit	3629			
Examiner Name	Not Yet Assigned			
Attorney Docket Number	SRE0005-US			

		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		JEAN CORA, "What's New in Cybertalk?," CYBERTALK (OCTOBER 2000), http://www.loma.org/cyboct00.asp	
		"The Insurance Industry: The eCommerce Imperative Summary Report," Deloitte & Touche LLP (January 2000); http://www.dttgfsi.com/publications/pdf_files/insurance.ecommerce.pdf	
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